

JULY 5, 2012

CASE No: 12-12020, "MG"
HONORABLE BANKRUPTCY Judge
AND VITO GENNA CLERK OF THE COURT,
UNITED STATES BANKRUPTCY FOR THE
So. DISTRICT OF NEW YORK ONE
BOWLING GREEN, NEW YORK, NEW
YORK 10004.

My NAME IS JOE R, VARGAS, SR.
PRESENTLY I HAVE A LOAN WITH
GMAC, MORTGAGE ACCOUNT No. "065-
389567" PROPERTY ADDRESS: 213 U,
ST. BAKERSFIELD CA. 93304

HONORABLE JUDGE OR CLERK
My LOAN WITH GMAC IS UPSIDE
down, I OWE MORE THEN THE PROPERTY IS
WORTH, I HAVE NO LESS TRIED AT
LEST 4 TIMES TO GET RELIEF GOTTE,
NO WHERE. GMAC, CAN RUN FOR
BANKRUPTCY PROTECTION, BUT THE
LITTLE GUY IS ON THEIR OWN.
EXHIBIT-A, WILL BE THE TAX STATE
MENT. EXHIBIT-B, GMAC MORTGAGE
ACCOUNT STATEMENT. THANK YOU JOE R
VARGAS, SR. 213 U, ST. BAKERSFIELD, CA
93304, TELE: 661-326-8896

EXHIBIT A

IMPORTANT INFORMATION FOR TAXPAYERS

- **The TREASURER-TAX COLLECTOR** collects the taxes for the County, all public schools, incorporated cities, and most other governmental agencies within the County.
- **The ASSESSOR-RECORDER**, establishes the valuations. Full cash value may be interpreted as market value.
- **Tax rates** are calculated in accordance with Constitutional Article (13)a, and presented in percentage of value.
- **Tax amounts** are determined by the tax rates and values. Should you require additional information on how the taxes were calculated, contact the office of the AUDITOR-CONTROLLER-COUNTY CLERK (661-868-3599).
- **Taxes** are levied on property as it exists on January 1st 12:01 a.m. (Section 405 R&T Code). All supplemental taxes are levied on property whenever there is a change in ownership or completion of new construction in accordance with Article XIII of the California Constitution.
- **Improvement valuations** on the bill cover buildings, pools, fixtures, etc. Request for information concerning improvements should be directed to the Office of the ASSESSOR-RECORDER.
- **Payment of Taxes:** Taxes are delinquent if not paid by December 10th and April 10th at 5 p.m. If the delinquent date falls on a Saturday, Sunday or legal holiday, the hour of delinquency is 5 p.m. on the next business day. When paying by mail, include stub(s) with payment. Please write the Assessor Tax Number(s) on your check. The postmark of the U.S. Postal Service determines the payment date. Payment by Visa, MasterCard, American Express, Discover Card and Electronic Checks are accepted through our Internet website at www.kcttc.co.kern.ca.us. A processing fee will be charged on all card usage. In the event that your payment is returned unpaid for insufficient or uncollected funds, we may represent your payment electronically. Payments returned by the bank FOR ANY REASON will incur an additional fee; if returned after a penalty date, the penalty will also be assessed. If your tax bill is not available, please provide your Assessor Tax Number or an adequate legal description along with your payment. Tax payments only must be mailed to: KCTTC, Attn: Payment Center, P.O. Box 541004, Los Angeles, CA 90054-1004.
- **Correspondence:** Do not include correspondence with your payment. Correspondence must include the Assessor Tax Number and be mailed to: KCTTC, Attn: Taxpayer Service Center, P.O. Box 580, Bakersfield, CA 93302-0580.
- **FAILURE TO RECEIVE A TAX BILL DOES NOT RELIEVE THE RESPONSIBILITY FOR PAYMENT, NOR CONSTITUTE CAUSE FOR CANCELLATION OF PENALTY AND/OR COST CHARGES IF THE TAX BILL BECOMES DELINQUENT.**
- **Name and Address Changes:** Name and address on the tax bill cannot be changed after issuance. Requests for change of name and/or address must be sent to the ASSESSOR-RECORDER, 1115 Truxtun Ave. Bakersfield, CA 93301-4639.
- **Exemptions (Homeowners' etc):** claims for new exemptions must be filed with the ASSESSOR-RECORDER between January 1st and February 15th. The value exempted may not apply to certain special taxes or assessments. If you are no longer eligible for a homeowner's exemption that you have previously claimed you must notify the ASSESSOR-RECORDER.
- **EXEMPTION CODES:**

B - BUSINESS	H - HOMEOWNERS	R - RELIGIOUS	W - WELFARE
C - CHURCH/CEMETERY	L - LIBRARY	S - SCHOOLS	X - MULTI
D - DISABLED/VETERAN	M - MUSEUM	V - VETERAN	
- **TAX DEFAULTED** - the annual list of property which is "TAX DEFAULTED" at the end of the Fiscal Year is published on or about September 8th of the year following tax default. If the "TAX DEFAULTED" notation is printed on your bill it is an indication that the TREASURER-TAX COLLECTOR shows delinquent taxes for a prior year. Five years after the first year of delinquency the property will be eligible for sale at public auction and will be subsequently sold if the taxes are not paid. Unpaid taxes are subject, under State law, to penalties, costs, fees and interest. The TREASURER-TAX COLLECTOR cannot waive such fees.
- If an asterisk (*) appears next to a Special District on the front of this bill, it identifies a District under the control of the County Board of Supervisors.
- **Taxpayer Information:**

24-Hr. Tax Information and Payment System	- TREASURER-TAX COLLECTOR Website	www.kcttc.co.kern.ca.us
Address Information	- ASSESSOR-RECORDER	(661) 868-3485
Exemption Information	- ASSESSOR-RECORDER	(661) 868-3485
Valuation Information	- ASSESSOR-RECORDER	(661) 868-3485
Tax Rate Information	- AUDITOR-CONTROLLER-COUNTY CLERK	(661) 868-3599
Tax Payment Information	- TREASURER-TAX COLLECTOR	(661) 868-3490

IMPORTANT REMINDERS

- **Property Tax Assistance for Senior Citizens or Blind or Disabled Persons:** The 2009/2010 state budget suspended funding for the Gonsalves-Deukmejian-Petris Senior Citizens Property Tax Assistance Law, which provides direct cash assistance. The Franchise Tax Board (FTB) will not be issuing Homeowner and Renter Assistance (HRA) Program instruction booklets and will not accept HRA claims for the 2010 claim year. For the most current information on the HRA program, go to ftb.ca.gov and search for HRA.
 - **Property Tax Postponement for Senior Citizens or Blind or Disabled Persons:** On February 20, 2009, the Governor signed Chapter 4, Statutes of 2009, which suspend the Senior Citizens' Property Tax Deferral Program. As a result of the program suspension, the Controller no longer may accept applications for property tax postponement. For the most current information on the PTP program, please call the State Controller's Office at 800-952-5661 or visit their website at sco.ca.gov.
- APPLICATION FOR CHANGE IN ASSESSMENT**
- a) If you disagree with the assessed value of your property, please first discuss the matter with the ASSESSOR-RECORDER at (661) 868-3485. If you cannot reach agreement after this discussion, you have the right to file an "Application for Change in Assessment" during the annual filing period.
 - b) You have from July 2 until November 30 of the current year to file a written "Application for Change in Assessment" with the Clerk of the Board of Supervisors. If November 30 falls on a legal holiday or weekend, an application mailed and postmarked on the next business day after November 30 will be deemed to have been filed within the requisite time period.
 - c) The Clerk of the Board of Supervisors is located at the County Administrative Center, 1115 Truxtun Avenue 5th Floor, Bakersfield, CA 93301. Assessment Appeals Applications are available at www.co.kern.ca.us/clerk/assess.

Please make any changes or corrections below and print clearly.
Please check box on front indicating change.

NAME: _____

ADDRESS: _____

CITY: _____

STATE: _____

ZIP: _____

GMAC Mortgage Account Statement

CUSTOMER INFORMATION

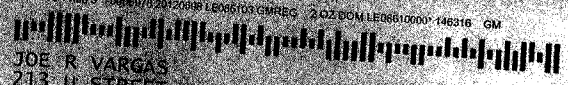
Name: Joe R Vargas
Account Number: [REDACTED]
Home Phone #: (661) 526-8896

PROPERTY ADDRESS

213 U STREET
BAKERSFIELD CA 93304

GMAC Mortgage

Visit us at www.gmacmortgage.com for account information or to apply on-line.



JOE R VARGAS
213 U STREET
BAKERSFIELD CA 93304-3238



For information about your existing account, please call: 1-800-766-4622.

For information about refinancing or obtaining a new loan, please call: 1-866-690-8322

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Number [REDACTED]
Statement Date May 07, 2012
Maturity Date March 01, 2035
Interest Rate 5.25000
Interest Paid Year-to-Date \$2,025.64
Taxes Paid Year-to-Date \$423.88
Escrow Balance \$493.65
Principal Balance(PB)* \$91,754.27

Principal and Interest \$607.43
Subsidy/Buydown \$0.00
Escrow \$97.82
Disaster Mortgage Protection \$11.80
Amount Past Due \$0.00
Outstanding Late Charges \$0.00
Other \$0.00
Total Amount Due \$717.05
Account Due Date June 01, 2012

For Customer Care inquiries call: 1-800-766-4622
For Insurance inquiries call: 1-800-256-9962
For Payment Arrangements call: 1-800-850-4622

Account Activity Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Additional Principal	05/01/12	05/07/12	\$94.16	\$94.16					
Additional Principal Payment	05/01/12	05/07/12	\$6.79	\$6.79					
Additional Principal	05/01/12	05/07/12	\$717.05	\$204.67					
Receipt	04/01/12	04/13/12	\$18.12	\$18.12	\$402.76	\$97.82	\$11.80		
Prin Curtailment Reversal	04/01/12	04/13/12	\$81.88						
			\$100.00	\$100.00		\$81.88			

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default.

See Reverse Side For Important Information And State Specific Disclosures

Refinancing or Purchasing a New Home

If you are considering refinancing or purchasing a new home, simply call 1-866-690-8322 or visit www.gmacmortgage.com for fast, convenient service.

To Apply Online
www.gmacmortgage.com

To Apply by Phone
1-866-690-8322

Convenient Payment Options

Automatic Payment Plan

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-866-684-8439

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
Attn: Customer Care
P.O. Box 780
Waterloo, IA 50704-0780

Insurance Policies/Bills

GMAC Mortgage
P.O. Box 4025
Coraopolis, PA 15108-6942
1-800-256-9962

Tax Bills

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961219
FT. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961241
Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Automatic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC - Contact the FDIC at 1-877.ASK.FDIC (1.877.275.3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.

New York Property Owners — As your mortgage servicer, we are registered with the New York Banking Superintendent. You may file complaints about us with the New York State Banking Department. You may also obtain additional information from the New York State Banking Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at www.banking.state.ny.us.

